ELIFINTY

Delivering holistic debt advice: a financially sustainable solution for housing associations

With the [Regulator of Social Housing reporting a 7.7% cap on rent increases for 2024-25](#), both housing associations and tenants are in an uncomfortable position. It's important to strike a balance between prioritising income flows and minimising the impact of debt on your organisation, while also protecting tenants' financial health and overall welfare.

However, current sector challenges – including retrofitting homes to meet net zero targets for housing stock, pressures around maintenance, and building new homes to mitigate against the housing crisis – are making striking this balance much harder.

So, landlords and respective organisations – it's crucial for you to continue helping your tenants to live well, but we know that you don't always have the right resources or the time and money to build the necessary infrastructure.

At Elifinty, we're offering a new way forward.

The Elifinty platform:
Connecting you and your tenants to sustainable resolutions

Housing associations need a clearer outline of best practices for socially responsible support. A tool that provides overarching visibility over every household can help to ensure the most vulnerable are protected.

The Elifinty platform is this tool. A socially conscious customer engagement platform, it's designed to help you and your tenants work towards sustainable resolutions during financial crises.

Our end-to-end platform has three connected hubs, Eli for tenants, EliEngage for creditors, and EliConnect for debt advice agencies. This direct line of communication can help you connect with households, and households to connect with appropriate community-based support.

It's designed to improve institutional stability and create more efficient debt recovery practices, empowering tenants to become financially resilient and housing associations to create sustainable and fair outcomes for all.
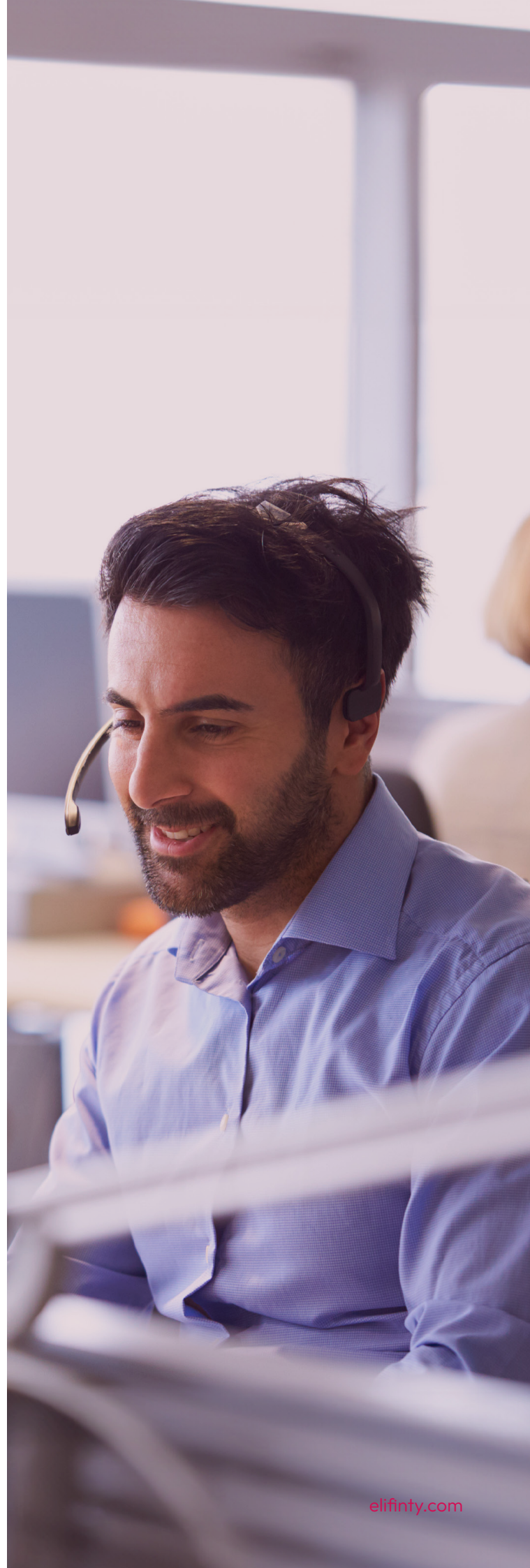
ELIFINTY
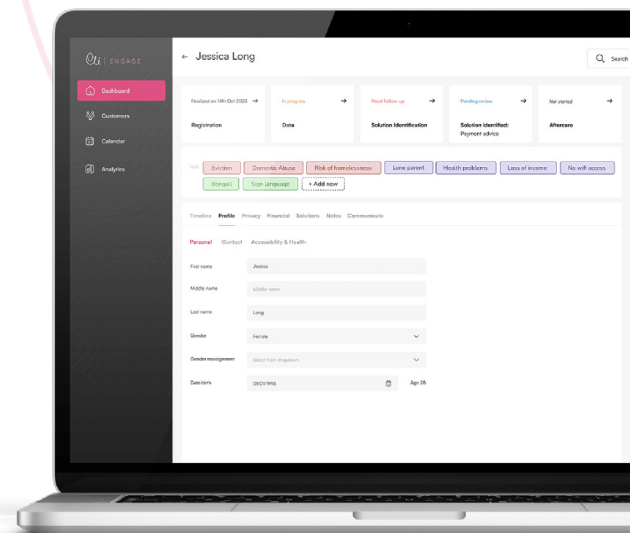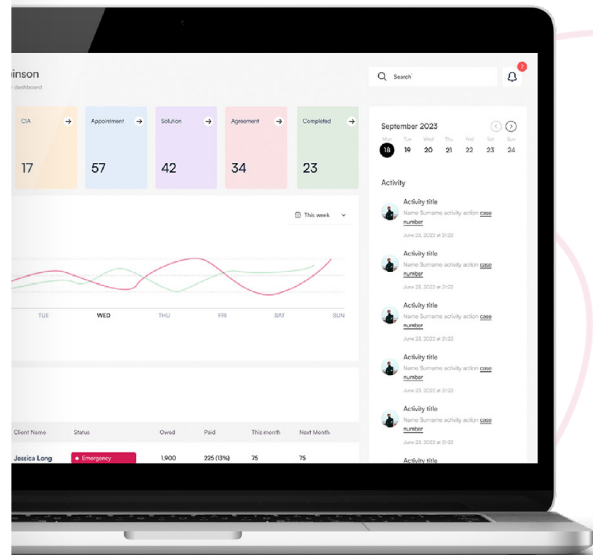
Better prioritisation of cases

Prioritising cases during the cost of living and energy crises is crucial to protect vulnerable households. Nevertheless, many housing associations don't yet have the visibility they need over debt profiles.

Because it's challenging to see which of your households is at risk, people can get neglected and pushed towards ineffective or slow debt support pathways. This not only impacts people's wellbeing, but it also delays resolution for landlords.

The Elifinty platform offers visibility over customer debt profiles, with your customer-facing teams being able to see the status of each household's financial situation (with their consent) and other relevant information to support their case.

Connection to the right support

To prioritise the needs of your most vulnerable households, you need to make sure the right support protocols are in place.

Alleviating pressure from your customer support team, the Elifinty platform has the infrastructure to give tenants immediate access to the support they need. Not only does our platform better connect landlords with their tenants, but it also connects tenants to the right resources (the first time around). Ultimately, this builds better practices for organisations.

What makes our support even more effective is that we bring local knowledge from across the UK and plug it into a system where larger priority creditors can contact smaller organisations on a more local scale.

Accelerating debt advice, the platform collects all the necessary information upfront. This means that when someone is connected to a debt advisor, they are connected to debt advice immediately – so they don't have to keep resharing their information or retelling their story. This supports debt advisors to give the correct support straight away, reducing the time frame from initial contact to resolution.
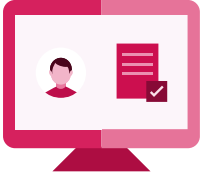
Digitalisation of processes

The Elifinty platform offers you a fast way to digitalise your customer service and support processes. It's non-intrusive, so you can start using it straight away.

Through a single interface, it improves customer management, enhances data collection and supports more data-informed decision-making for you and for households.

Digitalising processes in the way that our platform does helps organisations to more easily scale their support and maintain momentum throughout their processes. Our digitally empowered processes are highly secure too, so you can have peace of mind around the ever-looming threat of cyberattacks.

A focus on the underlying issues

The Elifinty platform helps housing associations to better solve underlying budgetary issues. The platform shows you the affordability of a tenant, highlighting those struggling with payments.

Elifinty can also connect renters to solutions like grants, benefits, and wider support, driving positive outcomes for them and freeing up time for you.

Through Eli, tenants also have access to budgeting tools such as income maximisation. This gives the tenants who can support themselves the resources to become more financially confident, all while lowering the cost of serving them.

Being socially conscious, the Elifinty platform helps you empower tenants to perform well and recover quickly, while taking their circumstances into account.

ELIFINTY

Improving financial security for social tenants and landlords

Elifinty streamlines the tenant advice and support request journey, avoiding long wait times. It provides automatic referrals (that include tenants' financial data and affordability) and access to grants that can provide immediate relief if people are struggling to pay or are trapped in deficit budgets.

Alongside improving tenant experiences, the Elifinty platform:

- Increases staff productivity through automation

- Facilitates granularity in reporting

- Reduces tenant service costs

- Provides quick relief to households for faster arrears resolution

- Stores tenant data to enable quick connections with relevant support agencies

- Offers a self-service option – where users can check their balance, change payment dates, or apply for payment holidays, amongst other capabilities

- Allows companies to customise unique solutions quickly

- Streamlines processes as an end-to-end tool

- Enables housing associations to efficiently scale up their resident support capabilities

- Strengthens tenant affinity with landlords

At Elifinty, we believe that most problems can be solved if people are given the right tools. So, we're helping housing associations, landlords and their tenants to better navigate financial distress and problem debt with a fully connected, digital platform.

Why choose Elifinty?

It's not enough to signpost your tenants to debt advice and hope the problem resolves itself. This approach rarely, if ever, actually results in true resolution. The UK's cost of living is still a crisis, and financial uncertainties are likely to continue. Housing associations need to be one step ahead of a system that is already falling behind.

Providing one digital platform that connects businesses to their customers and to better practices, Elifinty is driving long-term financial resilience for everyone. Protect your tenants and your reputation through more socially conscious practices.

Get in touch today to be a part of the solution.